

Information to identify the case:

Debtor 1	Gustavo Quintero Sr.	Social Security number or ITIN	xxx-xx-0347
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Gwendolyn Quintero	Social Security number or ITIN	xxx-xx-5892
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-15863-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gustavo Quintero Sr.

Gwendolyn Quintero
aka Gwen Quintero

2/2/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gustavo Quintero
 Gwendolyn Quintero
 Debtors

Case No. 11-15863-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 59

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db/jdb +Gustavo Quintero, Sr., Gwendolyn Quintero, 125 Valley View Drive, Rockaway, NJ 07866-1508
 aty +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000,
 Philadelphia, PA 19106-1541
 cr +BAC Home Loans Servicing, LP fka Countrywide Home, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +GMAC Mortgage, LLC as servicer for the Bank of New, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 511714082 +Affiliated Collection Services, LLC, 18 Prospect Street, Morristown, NJ 07960-6810
 512117608 Bank of America Retail Payment Svc, P.O. Box 660933, Dallas, TX 75266-0933
 511714103 +CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
 (address filed with court: Home Depot/Credit Services, P.O. Box 653000, Dallas, TX 75265)
 511714087 +Capital One, P.O. Box 8550, Richmond, VA 23226
 516626200 +Ditech Financial LLC, 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
 511714100 +Ella Hoskins, 74 Maple Avenue, Vauxhall, NJ 07088-1236
 511714101 +Faloni & Associates, LLC, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592
 511714102 +GMAC, 3451 Hammond Avenue, P.O. Box 780, Waterloo, IA 50704-0780
 511714109 +J. Kars, Collection Department, 9111 Duke Blvd., Mason, OH 45040-8999
 511714110 +Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, P.O. Box 1269,
 Mount Laurel, NJ 08054-7269
 511714115 +Northland Group, 7831 Glenroy Rd., Ste. 350, Minneapolis, MN 55439-3133
 511714116 +Overlook Hospital, P.O. Box 35611, Newark, NJ 07193-5611
 511714117 +Phelan Hallinan & Schmieg, Ste. 100, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
 511714118 +Practice Assoc., P.O. Box 23831, Newark, NJ 07189-0831
 511714119 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
 Trenton, NJ 08602-0269
 511714122 +Tnb-visa, Po Box 560284, Dallas, TX 75356-0284
 511714124 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Ste. 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2017 23:04:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2017 23:04:44 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2017 23:04:31
 Ditech Financial LLC f/k/a Green Tree Servicing LL, P.O. Box 6154,
 Rapid City, SD 57709-6154
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2017 23:04:31
 Green Tree Servicing LLC, as authorized servicer f, PO Box 6154, Rapid City, SD 57709-6154
 511918480 +EDI: BANKAMER.COM Feb 02 2017 22:43:00 BAC Home Loan Servicing, LP, Bankruptcy Department,
 Mail Stop TX2-982-03-03, 7105 Corporate Drive, Plano, TX 75024-4100
 512804418 +EDI: OPHSUBSID.COM Feb 02 2017 22:43:00 Back Bowl I, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 511714083 +EDI: BANKAMER.COM Feb 02 2017 22:43:00 Bank of America, P.O. Box 15222,
 Wilmington, DE 19886-5222
 511916615 +EDI: OPHSUBSID.COM Feb 02 2017 22:43:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 511714088 EDI: CAPITALONE.COM Feb 02 2017 22:43:00 Capital One, P.O. Box 85520,
 Richmond, VA 23285
 511714090 EDI: CAPITALONE.COM Feb 02 2017 22:43:00 Capital One, N.a., Bankruptcy Dept,
 Po Box 5155, Norcross, GA 30091
 511714096 EDI: CITICORP.COM Feb 02 2017 22:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 511714097 EDI: CITICORP.COM Feb 02 2017 22:43:00 Citibank Usa,
 Citicard Credit Srvs/Centralized Bankrup, Po Box 20507, Kansas City, MO 64195
 512046178 EDI: RESURGENT.COM Feb 02 2017 22:43:00 CR Evergreen II, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 511795777 EDI: CAPITALONE.COM Feb 02 2017 22:43:00 Capital One Bank (USA), N.A.,
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
 511714089 +EDI: CAPITALONE.COM Feb 02 2017 22:43:00 Capital One Services, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 511714093 +EDI: CHASE.COM Feb 02 2017 22:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 511858199 EDI: CHASE.COM Feb 02 2017 22:43:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 511714099 +EDI: CITICORP.COM Feb 02 2017 22:43:00 Citicard, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 511747096 +EDI: TSYS2.COM Feb 02 2017 22:43:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 512615077 +EDI: RESURGENT.COM Feb 02 2017 22:43:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 514658672 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2017 23:04:31 Green Tree Servicing LLC,
 PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
 512015063 +EDI: HFC.COM Feb 02 2017 22:43:00 HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188,
 EAGAN, MINNESOTA 55121-0188

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 59

Date Rcvd: Feb 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511714104 +EDI: HFC.COM Feb 02 2017 22:43:00 HSBC Mortgage Services, P.O. Box 37282,
Baltimore, MD 21297-3282
511732297 +EDI: HFC.COM Feb 02 2017 22:43:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
Eagan, Minnesota 55121-0188
511714105 EDI: IRS.COM Feb 02 2017 22:43:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114-0326
511714112 +EDI: TSYS2.COM Feb 02 2017 22:43:00 Macy's, 9111 Duke Blvd., Mason, OH 45040-8999
511714113 +EDI: TSYS2.COM Feb 02 2017 22:43:00 Macys/fdsb, Attn: Bankruptcy, Po Box 8053,
Mason, OH 45040-8053
511714114 +E-mail/Text: egssupportservices@egscorp.com Feb 02 2017 23:04:52 NCO Financial,
507 Prudential Road, Horsham, PA 19044-2308
512177334 EDI: PRA.COM Feb 02 2017 22:43:00 Portfolio Recovery Associates, PO Box 41067,
Norfolk VA 23541
512131131 EDI: PRA.COM Feb 02 2017 22:43:00 Portfolio Recovery Associates, LLC, c/o Thd,
PO Box 41067, Norfolk VA 23541
511744580 +E-mail/Text: bncmail@w-legal.com Feb 02 2017 23:04:51 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513794079 +E-mail/Text: bncmail@w-legal.com Feb 02 2017 23:04:51 TD Bank USA, N.A.,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
511714120 +EDI: WTRNBANK.COM Feb 02 2017 22:43:00 Target, P.O. Box 673,
Minneapolis, MN 55440-0673
511714121 +EDI: WTRNBANK.COM Feb 02 2017 22:43:00 Target Bankcard, P.O. Box 673,
Minneapolis, MN 55440-0673
513657138 +EDI: OPHSUBSID.COM Feb 02 2017 22:43:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
511714125 +EDI: WFNNB.COM Feb 02 2017 22:43:00 Wfnnb/ny&c, 220 W Schrock Rd,
Westerville, OH 43081-2873
512019853 EDI: Q3G.COM Feb 02 2017 22:43:00 World Financial Network National Bank,
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
512058050 EDI: ECAST.COM Feb 02 2017 22:43:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514658673 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone # 888-298-7785,
Green Tree Servicing LLC, PO BOX 0049
cr* +GMAC Mortgage LLC as servicer for The Bank of New, Phelan Hallinan & Schmieg PC,
400 Fellowship Rd Ste 100, Mt Laurel, NJ 08054-3437
cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
511714095* Chase, P.O. Box 15298, Wilmington, DE 19850-5298
512133370* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Thd, POB 41067,
Norfolk VA 23541)
513658061* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 59

Date Rcvd: Feb 02, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

Clifford B. Frish on behalf of Joint Debtor Gwendolyn Quintero yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
Clifford B. Frish on behalf of Debtor Gustavo Quintero, Sr. yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow on behalf of Joint Debtor Gwendolyn Quintero yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow on behalf of Debtor Gustavo Quintero, Sr. yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
Denise E. Carlon on behalf of Creditor TD Bank, N.A., successor by merger to Commerce Bank, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jennifer Novick on behalf of Creditor GMAC Mortgage, LLC as servicer for the Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee in nj.bkecf@fedphe.com, Erika.olsen@fedphe.com
Jennifer Novick on behalf of Creditor BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP nj.bkecf@fedphe.com, Erika.olsen@fedphe.com
Jennifer R. Gorchow on behalf of Creditor GMAC Mortgage LLC as servicer for The Bank of New York Mellon Trust Company National Association fka The Bank of New York Trust Company NA as successor to JPMorgan Chase Bank NA as Trustee RFMSII 2005 nj.bkecf@fedphe.com
Joshua I. Goldman on behalf of Creditor TD Bank, N.A., successor by merger to Commerce Bank, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Kenneth S. Jannette on behalf of Creditor TD Bank USA, N.A. ken.jannette@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Gustavo Quintero, Sr. yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
Mark Goldman on behalf of Joint Debtor Gwendolyn Quintero yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
R. A. Lebron on behalf of Creditor HSBC MORTGAGE SERVICES, as servicer for HOUSEHOLD FINANCE CORP. III bankruptcy@feinsuch.com
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by Capital One Home Loans, LLC dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC dnj@pbslaw.org

TOTAL: 16